

REMARKS

Claims 1-20 are pending in this application. Claims 1-20 are amended and new claims 21-24 are added herein.

Claims 1, 6, 11 and 16 are independent.

Claims 1-20 are amended for clarification, to correct minor editorial errors, and/or to delete unnecessary limitations, and not for purposes of patentability.

The withdrawal of the rejection based upon the previously applied Chasek (U.S. Patent No. 5,420,405) reference, as set forth in the Official Action of February 27, 2001, is noted with appreciation.

Claims 1-3, 5-8, 10-13, 15-18 and 20 stand rejected under 35 USC §102(e), as anticipated by Kolling et al. (U.S. Patent No. 5,920,847). Claims 4, 9, 14 and 19 stand rejected under 35 USC §103(a), as obvious over Kolling et al. The rejections are respectfully traversed.

In accordance with the present invention, payment requests are processed to identify a payor account number with a payee. This account number corresponds to the C-B "(consumer-biller)" account described in Kolling (see column 3, lines 56-62). The payor account number with the payee is processed to select a single one of multiple remittance centers of the payee to which the payment remittance advice, and optionally the payment itself, is to be forwarded.

On the other hand, as noted by the Examiner, Kolling processes the BRN (i.e. biller reference number), not the C-B account number, to identify and select a specific bank (e.g. bank B) to which the consumer's bank (e.g. bank C) directs the payment. See for example column 16, lines 48-50.

Accordingly, in Kolling the BRN rather than the C-B account number (i.e. rather than the payor account number with the payee) is processed to select the payment remittance center for the payment from bank C to bank B.

It is perhaps also worthwhile to note that, as described in column, lines 34-36, bank B provides biller B (i.e. the biller B remittance center) with an A/R data file 40 which corresponds to remittance advice for the payment by the payor (e.g. consumer C).

In summary, using the terminology of Kolling, the present invention processes the C-B account number to select one of multiple biller remittance centers at which an A/R data file for a payment is directed to the biller. Kolling on the other hand, processes a BRN of the biller to identify a BID which is used to select a biller bank. The payment and bank remittance advice are directed to the selected biller bank. The bank then processes the received bank remittance advice to generate the A/R data file (i.e. the biller remittance advice) which is directed to the biller.

Accordingly, it is respectfully submitted that each of independent claims 1, 6, 11 and 16 patentably distinguish over Kolling. Accordingly, it is respectfully requested that the rejection be reconsidered and withdrawn.

New claims 21-24 are added to recite the further limitation that the payment itself be directed to other than the single remittance center. As discussed above, using the present invention remittance advice is directed to a selected payee remittance center whereas payment is optionally directed (for example via the ACH network) to a payee bank.

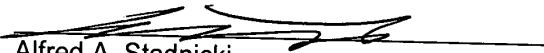
In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The

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Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,
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